

prospective transaction;

5 a third program code segment that causes a second transmitting unit to exchange matching keys between the users, and transmits the exchanged matching keys to the authentication system for matching; and

10 a fourth program code segment that causes a second receiving unit to receive match results from the authentication system.

12. A computer-implemented method for
15 verifying users who are parties to a transaction, the method comprising the steps of:
transmitting information concerning a prospective transaction to an authentication system that supplies different matching keys to the users;
20 receiving the matching keys to the transaction from the authentication system in response to transmitted information concerning the prospective transaction;
exchanging matching keys between the users
25 and transmitting the exchanged matching keys to the authentication system for matching; and
receiving match results from the authentication system.

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13. A computer specially configured by
executing program code stored on a computer-readable
35 medium storing program code for causing a computer to verify users who are parties to a transaction, the program code comprising: